Certificate Number: 14424-PAE-DE-034082055

Bankruptcy Case Number: 20-10007



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 12, 2020</u>, at <u>8:19</u> o'clock <u>AM EST</u>, <u>Cherise Allen</u> completed a course on personal financial management given <u>by internet</u> by <u>Financial Education Services</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 12, 2020 By: /s/Mabelyn Ramirez

Name: Mabelyn Ramirez

Title: <u>Instructor</u>